

It's Open Enrollment time again for 2026!

This year is a PASSIVE enrollment. This means that if you do not wish to make changes to your current plan, you do not need to complete the Workday task. **However**, we have several new lines of coverage we are debuting this year, so your engagement and participation are highly encouraged! The new benefits are NOT tied to whether you have medical coverage with the College and are meant to provide you and your family with additional financial protection, so we are encouraging employees to attend one of the Toledo or Findlay campus meetings with our broker, Savage & Associates and a benefit educational specialist, in order to have the up to date information. **We also ask that you please consider going into Workday to confirm and/or update your beneficiaries and review the full details and pricing for the new benefits. Our preference is that you elect or waive the new benefits even though it is not required if you do not wish to participate. We want to be sure you are fully informed before making these very important decisions.**

- **Supplemental Life** (employee, spouse, child) – **This is a one-time opportunity, unless you have a qualifying life event. You can enroll or increase current coverage with NO medical questions, up to guaranteed amounts).**
  - Employees under age 70 can enroll up to \$250,000.
  - If employee is enrolled, spouse can enroll up to \$50,000 and children under age 26 can be enrolled for up to \$10,000 (dependent benefit cannot exceed employee benefit).
  - You and your spouse can apply for amounts over those guaranteed by providing proof of good health.
  
- **LTD (long term disability)** – **One time option to enroll with NO medical questions; to enroll at any time in the future, you will have to provide proof of good health.**
  - The LTD benefits are income protection or paycheck insurance– If you are unable to work due to an illness or injury, benefits begin after 90 days. For employees without long term protection, consider how you would pay your bills if the unexpected happens.
  
- **Three NEW Supplemental Benefits (for employee, spouse & children) give you peace of mind, so you can focus on your family's health and not worry about how bills will be paid.** They provide another layer of protection to help with costs not covered by other insurances. Benefits pay directly to you regardless of any other benefits you may have and regardless of your actual out-of-pocket expenses. You can use the cash however you choose.
  - **Enroll in one or all three of the supplemental benefits below.** NOTE – all 3 benefits include a \$50 benefit paid direct to you, once per calendar year for EACH covered family member who has a covered wellness benefit (i.e. a family of 5 enrolled in all 3 of the benefits below can collect \$750 if all employees get a flu shot, physical, cancer screening, dental check-up and many other wellness services).
    - **Accident Benefits** pay a cash benefit to you based on injuries incurred for a covered employee or family member.
    - **Hospital Indemnity Benefits** pay a cash benefit when a covered employee or family member is hospitalized for illness or injury.
    - **Critical Illness Benefits** pay a cash benefit when a covered employee or covered family member is diagnosed with one of 40+ serious illnesses. (Children under 26 are automatically covered for 25% of the benefit you elect at no additional cost to you).

*(Please refer to benefit summaries and certificates for full benefit details. Benefit summaries and cost will be provided online and at the employee meetings. The estimated per pay costs for the new benefits are attached to this document.)*

Open Enrollment dates:

**Begins: Monday, February 16, 2026, at 9:00am**

**Ends: Wednesday, February 25, 2026, at 11:59pm**

**Open Enrollment Information Meetings:**

**Findlay - Room FCE 111:**

- Wednesday 2/18 – 9:00 am to 11:00 am
- Thursday 2/19 – 1:30 pm to 3:00 pm

**Toledo – Room VE 201 (Veteran’s Hall):**

- Wednesday 2/18, 2:00pm – 4:00pm, evening session is 5:00pm to 6:30pm (\*reservation requested)
- Thursday 2/19 – 9:00 am to 11:00 am

**Virtual Meetings -**

- Friday 2/20 – 1:00 pm-3:00 pm
- Tuesday 2/24 – 10:00 am -12:00 pm

**Walk-In Sessions with HR - Toledo Room VE201:**

- Monday 02/16 from 1pm to 4:00 pm
- Monday 2/23 from 10:00am -2:00pm
- Wednesday 2/25 from 9:00am – 12:00pm noon

Please send any questions to [benefits@owens.edu](mailto:benefits@owens.edu)

\*Please send an RSVP for the Toledo evening session on 2/19/2026, so we know to expect you to [benefits@owens.edu](mailto:benefits@owens.edu)!

A few items to note this year:

1. HR is requesting that all employees check their beneficiaries to make sure they are up to date.
2. If you choose not to make changes this year, you are still highly encouraged to attend one of the in-person or virtual meetings with the broker. We are launching several new lines of coverage this year that will include special exceptions for the first enrollment period. **You don't want to miss this!**